

**Information to identify the case:**

Debtor 1	Frank Foran	Social Security number or ITIN xxx-xx-0330
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Deborah Bolton-Foran	Social Security number or ITIN xxx-xx-9894
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: <b>18-13933-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Foran

Deborah Bolton-Foran

5/14/21

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank Foran  
Deborah Bolton-Foran  
Debtors

Case No. 18-13933-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 14, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Frank Foran, Deborah Bolton-Foran, 20 Tecumseh Trl, Browns Mills, NJ 08015-6108
517494762	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517360368	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
517518156	+ Greensky, LLC, POB 530584, Atlanta, GA 30353-0584
517360370	Hilton Grand Vacations, PO Box 402705, Atlanta, GA 30384-2705
517571991	+ Ocean Club Vacation. LLC, c/o Heidee Randall, 6355 Metrowest Blvd, Suite 180, Orlando, FL 32835-7606
517360374	Suntrustbank/Gs Loan S, 1797 Northeast Expy NE, Brookhaven, GA 30329-7803

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 14 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517360358	EDI: BANKAMER.COM	May 15 2021 00:33:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
517360360	EDI: BANKAMER.COM	May 15 2021 00:33:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517360359	EDI: TSYS2.COM	May 15 2021 00:33:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517360372	EDI: CBSAAFES.COM	May 15 2021 00:33:00	Military Star, 3911 S Walton Walker Blvd, Dallas, TX 75236-1509
517520206	EDI: CBSAAFES.COM	May 15 2021 00:33:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236
517360361	EDI: CAPITALONE.COM	May 15 2021 00:33:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517360362	EDI: CAPONEAUTO.COM	May 15 2021 00:43:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517383757	+ EDI: AISACG.COM	May 15 2021 00:33:00	Capital One Auto Finance, 4515 Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517370333	+ EDI: AISACG.COM	May 15 2021 00:33:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517377341	+ EDI: AISACG.COM	May 15 2021 00:33:00	Capital One Auto Finance, c/o AIS Portfolio

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517460052	EDI: BL-BECKET.COM		Servic, P.O. Box 4360, Houston, TX 77210-4360
517360363	EDI: CITICORP.COM	May 15 2021 00:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517360365	EDI: CITICORP.COM	May 15 2021 00:33:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517360366	EDI: WFNNB.COM	May 15 2021 00:33:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517360367	EDI: WFNNB.COM	May 15 2021 00:33:00	Comenitybank/wayfair, PO Box 182789, Columbus, OH 43218-2789
517360380	Email/PDF: DellBKNotifications@resurgent.com	May 14 2021 21:41:11	Webbank/dfs, 1 Dell Way, Round Rock, TX 78682-7000
519199422	+ Email/Text: cmecf@dilksknopik.com	May 14 2021 21:25:00	Dilks & Knopik, LLC, 35308 SE Center Street, Snoqualmie, WA 98065, Dilks & Knopik, LLC, 35308 SE Center Street, Snoqualmie, WA 98065-9216
519199421	+ Email/Text: cmecf@dilksknopik.com	May 14 2021 21:25:00	Dilks & Knopik, LLC, 35308 SE Center Street, Snoqualmie, WA 98065-9216
517375473	EDI: DISCOVER.COM	May 15 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517360369	EDI: DISCOVER.COM	May 15 2021 00:33:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517374171	+ EDI: DISCOVERPL	May 15 2021 00:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517360364	EDI: JPMORGANCHASE	May 15 2021 00:33:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517360371	+ Email/Text: PBNCNotifications@perituservices.com	May 14 2021 21:22:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517512519	Email/PDF: resurgentbknotifications@resurgent.com	May 14 2021 21:40:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517480347	+ EDI: MID8.COM	May 15 2021 00:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517462918	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o AAdvantage Aviator Red, POB 41067, Norfolk VA 23541
517462893	EDI: PRA.COM	May 15 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
517464368	EDI: Q3G.COM	May 15 2021 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517495901	EDI: Q3G.COM	May 15 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517495902	EDI: Q3G.COM	May 15 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517360373	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2021 21:24:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517403662	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2021 21:24:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517360375	EDI: RMSC.COM	May 15 2021 00:33:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469

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517360379	EDI: RMSC.COM	May 15 2021 00:33:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
517360376	EDI: RMSC.COM	May 15 2021 00:33:00	Syncb/dkdc, PO Box 965005, Orlando, FL 32896-5005
517360377	+ EDI: RMSC.COM	May 15 2021 00:33:00	Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001
517360378	EDI: RMSC.COM	May 15 2021 00:33:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
517365080	+ EDI: RMSC.COM	May 15 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517437574	EDI: WFFC.COM	May 15 2021 00:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517360381	+ EDI: WFFC.COM	May 15 2021 00:33:00	Wffnb Retail, PO BOX 71118, Charlotte, NC 28272-1118

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Dilks & Knopik LLC jschwartz@mesterschwartz.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
Travis J. Richards	on behalf of Joint Debtor Deborah Bolton-Foran richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	

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on behalf of Debtor Frank Foran richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8